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**TO:** Management of Missouri state-chartered credit unions

**SUBJECT:** Fourth Quarter 2005 Call Report Statistics

**Increased delinquency and share decline highlight 4<sup>th</sup> quarter call report data**

The 2005 4<sup>th</sup> quarter call report data showed delinquency increasing \$7.1 million compared to September 2005 figures. Compared to mid-year data, loans delinquent greater than sixty days increased \$12.1 million or 29.5%. The delinquency ratio has increased from 0.77% as of mid-year to the year-end 0.96% of total loans outstanding.

Total shares declined \$93 million or 1.42% in the last quarter of 2005. Missouri state-chartered credit unions reported \$6.45 billion in total shares at the end of 2005. From mid-year 2005 to year-end, shares declined by \$85 million. For calendar year 2005, shares grew \$91 million or 1.43%.

Overall, Missouri state-chartered credit unions remain financially solid. As of December 2005, the average net worth ratio was 11.4%. Return on Assets (ROA) was 0.65%. Preliminary data for the beginning of 2006 shows delinquency has begun to level or decrease, while shares have begun to flow back into credit unions. Below are complete numbers for the last three quarters.

	<b>June 2005</b>	<b>September 2005</b>	<b>December 2005</b>
Total Loans	\$5,299,496,481	\$5,506,356,721	\$5,517,179,995
Total Shares	\$6,538,090,645	\$6,546,972,463	\$6,453,738,352
Total Delinquency	\$40,967,929	\$45,864,885	\$53,005,458
Total Net Worth	\$857,175,486	\$868,844,182	\$876,914,013
Total Assets	\$7,729,235,263	\$7,786,919,244	\$7,698,349,506

\*The above does not include financial information from Missouri Corporate Credit Union